



25-057

## Arc Home LLC Wholesale Lending Announcement

### Expanded FEMA Disaster Declaration in Wisconsin

### FEMA Disaster Declaration in Wisconsin

FEMA has expanded the existing disaster, [DR# 4892](#), in Wisconsin. The newly added counties are highlighted below:

|           |            |          |
|-----------|------------|----------|
| Milwaukee | Washington | Waukesha |
|-----------|------------|----------|

For all loan products, if the appraisal was completed prior to **August 13, 2025**, we will require an exterior inspection. The reinspection must be completed by a licensed inspector with photographs, verifying the subject property was not impacted by the event. If the exterior inspection indicates any damage has occurred to the property, an additional interior inspection will be required by the appraiser. For any Conventional loan with a Property Inspection Waiver, VA IRRRL, FHA Streamline or USDA Streamline, the inspection must be dated on or after **August 13, 2025**.

### Disaster Inspection Documentation Requirements

The following grid provides direction for different loan types based on whether the loan is closed but not yet funded as well as whether the loan is closed:

| Investor  | Loan Status                 | Direct Lending  | Wholesale | Correspondent  |
|---|-----------------------------|---|-----------|--|
| Fannie/Freddie/VA/USDA/<br>FHA Purchase, Rate/Term,<br>Simple Refinance and<br>Cash-Out Refinance | Signed/Closed/Not<br>Funded | Require a Post-FEMA Disaster<br>Inspection with photos OR<br>Borrower attestation with external<br>pictures of all 4 sides of the property.             |           | Lender Certification (on letterhead) or Post-<br>FEMA Disaster inspection with photos.<br>OR<br>Borrower attestation with external pictures<br>of all 4 sides of the property. |
|   | Not Signed/ Closed          | Delay Closing and Require a Post-FEMA Disaster Inspection with photos OR<br>Borrower attestation with external pictures of all 4 sides of the property. |           |  |



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|  |                             |  |  |
|--|-----------------------------|--|--|
| FHA Streamline Refinance,<br>Marquee Jumbo                         | Signed/Closed/Not<br>Funded | Require a Post-FEMA Disaster<br>Inspection with photos   | Lender Certification (on letterhead) or Post-<br>FEMA Disaster inspection with photos. |
|  | Not Signed/Closed           | Delay Closing and Require a Post-FEMA Disaster Inspection with photos  |  |
| AG (all products),<br>Foreign National DSCR<br>Edge (all products) | Signed/Closed/Not<br>Funded | Fund Loan, Delay Delivery and Require a Post-FEMA Inspection with photos OR<br>Borrower attestation with external pictures of all 4 sides of the property. |  |
|  | Not Signed/ Closed          | Delay Closing and Require a Post-FEMA Disaster Inspection with photos OR<br>Borrower attestation with external pictures of all 4 sides of the property.    |  |